

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5	In re application of:	Tara Chand Singhal)		
	Serial No:	10/046,834) Art Unit) 3628		
10	Filed:	01/15/2002)		
	For:	A PRIVATE AND SECURE PAYMENT SYSTEM)))		
1.7	Examiner:	Ovebisi OJO O.))		
15	Attorney Docket:	11195.37)		
	INFORMATION DISCLOSURE STATEMENT				
20	Commissioner for Patents P O Box 1450, Alexandria, VA 22313-1450				
25	Sir: An information disclosure statement is being filed with this transmittal letter. Applicant has a pending European patent application EP 03 72 9695, which covers in part the art disclosed in this application before the US patent Office.				
30	The European Patent Office prepared a European Search Report, dated 18th January 2005, on this pending European application that has a different set of initial claims 1 to 11.				
35	CERTIFICATE OF MAILING UNDER 37 CFR §1.8				
	I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on Sept 15/2006 by				
40	TARA CHAND SINGHAL, Ap				

This information disclosure statement herein includes:

Form PTO/SB/8a, US and Foreign Patent Documents, that identifies the four Documents considered relevant in the European Search Report of 18 January 2005.

Dated this the 15th day of September, 2006

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Respectfully submitted,

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IDS_Sept_15_2006

PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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Substitute 10 1919 49/PTO

Sheet 1

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known				
Application Number	10/046,834			
Filing Date	01/15/2002			
First Named Inventor	Tara Chand Singhal			
Art Unit	3628			
Examiner Name	OVEBISI OJO O.			
Attorney Docket Number	11195 37			

			U. S. PATENT D	OCUMENTS	
Examiner Initials*	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant
		Number-Kind Code ^{2 (f known)}			Figures Appear
		US-			
-		US-			
		US-			

	_	FORE	IGN PATENT DOCU	MENTS		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	-6
		Country Code ^{3 -} Number ^{4 -} Kind Code ⁵ (if known)	MM-DD-YYYY		Or Relevant Figures Appear	L,
	1	DE 19903363 A	08-10-2000	Mueller Judex D	See EU Srch Rpt	
	2	EP 1093097 A	04-18-2001	IBM	See EU Srch Rpt	
	3	WO 97/45814 A	12-04-1997	Vazvan Behruz	See EU Srch Rpt	
	4	EP 0910 028 A	04-21-1999	Matsushita Elec	See EU Srch Rpt	
						L

Examiner	Date	
	Considered]
Signature	Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.